## Pending claims

This listing of claims replaces all prior versions, and listings, of claims in the application.

## Listing of Claims:

Claims 1-31. (Canceled)

32. (Previously presented) A method comprising the steps of:

receiving payment from an intermediate purchaser for at least one certificate for an online product of a vendor, each of the at least one certificate having an average first price, said certificate comprising an authorization code having at least one characteristic that identifies said intermediate purchaser:

providing said certificate in a physical form to said intermediate purchaser;

receiving entry of said authorization code on a web site via which said online product can be obtained, wherein said authorization code is entered on said web site by a user that bought from said intermediate purchaser one of the at least one certificate at a second price that is greater than the first price;

determining the identity of said intermediate purchaser from the authorization code received from said user; and

upon granting authorization access to said user in response to entry of said authorization code, generating an on-line memorial for a deceased person.

- 33. (Previously presented) The method of claim 32, wherein said one of the at least one certificate designates a specific online product of the vendor to be provided to the user.
- (Previously presented) The method of claim 32, wherein said online product pertains to the funeral industry.
- (Previously presented) The method of claim 32, wherein said one of the at least one certificate is made of paper.

- 36. (Previously presented) The method of claim 35, wherein said one of the at least one certificate comprises multiple pages of material.
  - 37. (Cancelled)
- 38. (Previously presented) The method of claim 32, wherein said one of the at least one certificate entitles the user to obtain the online product at a reduced fee.
- (Previously presented) The method of claim 34 wherein said online product includes generating the on-line memorial for the deceased person.
- (Previously presented) The method of claim 32, wherein said average first price is zero.